



# VIP Online Security

Making online transactions safer

Australia Post's innovative two-factor authentication service makes conducting secure online transactions easier than ever.

According to a 2012 survey<sup>^</sup>, 87 per cent of Australians are somewhat or extremely concerned about the safety of their financial and personal details online. However, that doesn't stop them from using their bank password on non-financial sites, opening up the risk of data compromise. In 2010, online security company Trusteer tracked password use on four million computers. They found that 73 per cent of people used their bank password on at least one non-financial website. In instances where a bank issued user IDs, 43 per cent of people used both their bank-issued user ID and the same password on non-financial sites.

Offering your customers a convenient way to make online transactions more secure helps protect your customers and your company from online fraud – a win-win for everyone.

## Introducing VIP Online Security

ATM fraud is reduced because it relies on "two-factor authentication" for each transaction. The customer uses their bank card (something they have) and enters their PIN (something they know). With Australia Post VIP Online Security, you can help extend two-factor authentication to online transactions, in a flexible, cost-effective manner.

Australia Post VIP Online Security is a two-factor authentication system that is delivered via a free app\* on the customer's mobile phone, or using a small electronic token. A typical use is when a customer logs on and enters their user ID and password on your website. They receive a one-time password via VIP Online Security, which they must type in to continue the transaction.

Community Mutual Group has implemented VIP Online Security with our mobile banking and internet banking platforms. I use it myself and much prefer it to a physical token in terms of convenience. I also prefer it to SMS, which I have set up for other platforms. I find the VIP access application far quicker and, of course, it can be used even when there is no mobile service available.

- Rob Hale, Senior Manager Information and Strategy,  
at Community Mutual Group



VIP Online Security was developed by Symantec, a global leader in data storage, systems management and cyber-security, with VeriSign and Norton among its many well-known security products. VIP Online Security complies with Initiative for Open Authentication (OATH) standards and uses state-of-the-art security systems to help combat fraud.

## 5 key benefits for companies

- **Reduce risk and fraud write-offs** – this extra security layer can significantly reduce the amount of fraud that occurs and the write-offs that follow it.
- **Only pay for what you use** – there are no licence fees or joining costs. You'll be charged a monthly fee based on the number of customers who are registered for the service each month. This includes unlimited one-time password validations.
- **Choose what to protect** – you can protect every transaction with a one-time password, set a payment level bar for two-factor authentication to kick in, or provide the service for business or high-value accounts, according to your risk analysis.
- **Easy to scale up or scale down** – there are few in-house infrastructure requirements, so the service can accommodate rapid changes to your user database.
- **Free up resources for growth** – reduced fraud releases customer service staff and other personnel to concentrate on sales and other growth opportunities. By using the VIP Online Security mobile app, you also won't have to manage physical tokens and it's more convenient for customers.

### 5 key benefits for customers

- **Enhanced security and peace of mind** – two-factor authentication on online transactions demonstrates your commitment to security and customer service, providing customers with peace of mind.
- **It's free\*** – customers simply download the free app\* and one-time passwords will be sent directly to their mobile phone when they require them. Because passwords are provided through an app rather than over the internet or SMS, there are no ongoing costs and no need for mobile service connection either.
- **Simple, intuitive service on their own phone** – customers don't have to learn how to operate a new device, and the app is straightforward to use.
- **It's convenient** – two-factor authentication is available on the go, whether you're using a computer, tablet or your phone to make online transactions.
- **VIP Online Security can help protect other online transactions too** – customers can use the same service credentials with PayPal and eBay among others, making these online transactions more secure too.

### VIP Online Security mobile app FAQs

#### 1. Does the mobile app cost our business anything?

Companies only pay for the customers who are registered for the service each month. This cost includes unlimited one-time passwords. There are no licence fees or joining costs, and modest infrastructure requirements.

#### 2. Does the mobile app cost our customers anything?

The mobile app is free, apart from the possible data fee charged by select mobile phone providers. The app is stored on the hard memory of the phone, so it doesn't require mobile carrier network coverage in order to work and it doesn't incur SMS costs when a password is sent.

#### 3. What mobile phones can use the app?

The service is supported on over 900 Android, Apple iOS, Windows Phone 7, and J2ME devices.

#### 4. Where can customers download the app?

The mobile app can be downloaded from: <https://m.verisign.com> or from the Apple App Store and Google Play (formerly Android Marketplace) by searching "VIP Access".

Our security tokens have become an integral part of the way we do business at Teachers Mutual Bank. We offer the token as part of our overall authentication solution and also use SMS authentication, giving members the flexibility and choice to select the method that suits their needs. Using an authentication device has been well accepted by our membership, and has reduced our internet-related fraud significantly.

- Gerard Smith, Teachers Mutual Bank eBusiness and Contact Centre Manager



### VIP Online Security token FAQs

#### 1. What are tokens?

Tokens are small electronic devices that generate a one-time six-digit password when you press a button.

#### 2. How do I manage tokens?

You can pre-purchase tokens and manage the order and distribution process in-house, or pre-purchase tokens and Australia Post can store and deliver them on your behalf, with a personalised cover letter.

### Find out more

**Technical details:** If you'd like to examine and test all of the technical aspects of the service, you can visit: <http://www.symantec.com/connect/vip-developer>.

**Information and sales:** To find out how your company can implement VIP Online Security, speak to your Australia Post account manager, or call 13 11 18.

### Disclaimers

\* Carriers may charge you data usage for downloading the app.

^ Research reference, *The Internet in Australia* (2012, World Internet Project): <http://www.cci.edu.au/projects/world-internet-project-australia>.

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